

Exhibit

Ex 20

LEGAL FEE SUMMARY

COPY

CUSTOMER NAME: Corey Lea, Inc.
2307 New Cut Road
Alvaton, Ky. 42122

DATE	AMOUNT PAID	TOTAL FEES PAID (TO BE COLLECTED FROM CUSTOMER)
<u>4/2/09</u>	<u>\$ 1365.98</u>	<u>\$ 1365.98</u>
<u>6/29/09</u>	<u>✓\$ 1350.00</u>	<u>\$ 2715.98</u>
<u>9/18/09</u>	<u>✓\$ 4254.50</u>	<u>\$ 6970.48</u>
<u>11/13/09</u>	<u>✓\$ 1525.00</u>	<u>\$ 8495.48</u>
<u>2/5/10</u>	<u>✓\$ 1372.50</u>	<u>\$ 9867.98</u>
<u>4/13/10</u>	<u>✓\$ 3022.50</u>	<u>\$ 12,890.48</u>
<u>9/3/10</u>	<u>✓\$ 1335.00</u>	<u>\$ 14,225.48</u>
<u>11/5/10</u>	<u>✓\$ 3232.50</u>	<u>\$ 17,457.98</u>
<u>1/17/11</u>	<u>✓\$ 3510.00</u>	<u>\$ 20,967.98</u>
<u>4/14/11</u>	<u>✓\$ 1748.00</u>	<u>\$ 22,715.98</u>
<u>5/20/11</u>	<u>✓\$ 222.00</u>	<u>\$ 22,937.98</u>
<u>8/5/11</u>	<u>✓\$ 256.00</u>	<u>\$ 23,193.98</u>
<u>9/28/11</u>	<u>✓\$ 1212.00</u>	<u>\$ 24,405.98</u>
<u>Property taxes 7-28-11</u>	<u>\$ 990.08</u>	<u>\$ 25,396.06</u>
<u>11/17/11</u>	<u>✓\$ 272.00</u>	<u>\$ 25,668.06</u>
<u>1/17/12</u>	<u>✓\$ 152.00</u>	<u>\$ 25,820.06</u>

LEGAL FEE SUMMARY

CUSTOMER NAME: Coley Lea, Inc.
2307 New Cut Road Alhambra

LOAN NUMBER(S): 2015102

DATE	AMOUNT PAID	TOTAL FEES PAID (TO BE COLLECTED FROM CUSTOMER)
* Property Tax 3/21/12	763.76	30,485.82
5/21/12	✓ 49.50	30,535.32
6/15/12	✓ 264.00	30,799.32
4/16/12	✓ 181.50	30,980.82
7/13/12	✓ 115.50	31,096.32
8/6/12	✓ 33.00	31,129.32
10/8/12	✓ 189.75	31,319.07
Property Tax 1/28/13	672.23	31,991.30
1/15/13	✓ 16,550.34	48,541.64
4/10/13	✓ 10,422.69	58,964.33
7/10/13	✓ 99.00	59,063.33
7/10/13	✓ 9,974.25	69,037.58
9/10/13	✓ 3,118.50	72,156.08
12/13/13	✓ 22,422.25	94,578.33
1/20/14	✓ 1,097.25	95,675.58

LEGAL FEE SUMMARY

CUSTOMER NAME: Corey Lea, INC.
2307 New Cut Rd. Alva, FL
 LOAN NUMBER(S): 2015102

DATE	AMOUNT PAID	TOTAL FEES PAID (TO BE COLLECTED FROM CUSTOMER)
2/12/14	\$ 5,812.11	\$ 101,487.69
3/14/14	✓ 4,217.77	105,705.46
5/2/14	✓ 245.00	105,950.46
5/2/14	✓ 10,211.38	116,161.84
5/22/14	$ \begin{aligned} & \$990.08 + \$763.76 + \$672.23 \\ & - \$2426.07 \\ & \hline & 990.08 + 763.76 + 672.23 - 2426.07 = 990.08 \end{aligned} $	—
6/17/10	982.50	\$ 113,735.77
6/11/14	11,023.85	114,718.27
9/26/14	10,984.88	125,742.12
	Lincoln dated	136,727.00
	7/31/14 received	
	9/28/14	

Reynolds, Johnston, Hinton & Pepper, LLP.

310 East 11th Ave
P.O. Box 4000
Bowling Green, KY 42102-4000
Phone: 270-782-3636
FAX: 270-781-8260

COPY

March 20, 2009

Bill Number 409119 00000 LFH

Farmers National Bank
Attn: Gloria Lyles
948 Fairview Avenue
Bowling Green, KY 42101

#1365.98

Farmers National Bank vs. Corey Lea, Inc.
2307 New Cut Road, Alvaton, KY

PROFESSIONAL SERVICES

01/07/2009	LFH	Conference call with Dan Harbison and review of file;	0.20 hrs.
01/21/2009	LFH	Call from Dan Harbison; Call Gloria Lyles;	0.20 hrs.
01/22/2009	LFH	Calls with Gloria Lyles and set up meeting; Check on Mechanics Lien;	0.40 hrs.
01/23/2009	LFH	Receipt and review of loan documents, run title, and copy liens for foreclosure;	1.00 hrs.
01/26/2009	LFH	Call Gloria Lyles; Go over title work; Prepare draft of Foreclosure Complaint; Prepare Lis Pendens, Affidavit Verifying Complaint and Summonses; Dictate letter to Gloria Lyles and e-mail Affidavit; Letter to attorneys for lien creditors.	2.25 hrs.
01/27/2009	LFH	Conference call from Chris Young and Jason Jones;	0.20 hrs.
01/29/2009	LFH	Edit Foreclosure Complaint and document assembly; Internet search for Lea's new address; Call Gloria Lyles; Research KRS 271B.5-040 regarding service on corporation when registered agent is not able to be located.	1.00 hrs.
02/09/2009	LFH	Revise Foreclosure Complaint and certified mailing pursuant to KRS 271B.5-040(2); Prepare Affidavit; Calls with Jason Jones, Chris Young and Tony Cardwell to obtain approval to file limited Answers/Cross-Claim admitting priority of Farmers National Bank; Confirmation letters; File action at Justice Center; Trip to Sheriff's office and County	1.60 hrs.

FSA-2254

(09-03-10)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

GUARANTEED LOAN REPORT OF LOSS


PART A - BORROWER INFORMATION

1. Borrower's Name Corey Lea, Inc.	2. FSA ID Number 636966522
3. State/County Code (For FSA Use Only) 21-014	4. Agency Loan Number 50
5. Report Type Code 02	6. Loan Type FO
7. Interest Rate 6.5	8A. Lender's Identification Number 610198494
	8B. Lender's Branch Number 002
9. Lender's Routing Number 083902646	10. Lender's Account Number 24651524
11. Lender's Account Type C	12. Payment Type Code (For FSA Use Only)
13. Payment Date (For FSA Use Only)	14. Date of Deposit (For FSA Use Only)
15. Date of Settlement 12-18-2014	16. Original Loan Amount \$ 180,000.00
17. Original Date of Loan 10-25-2007	18. Percent of Guaranteed Portion Held by Lender 90 %

PART B - LOAN INFORMATION

Guaranteed Loan Items:		Adjustments:	
19. Principal Balance	\$ 177,452.54	35. Funds Being Held	\$
20. Accrued Interest Owed	\$ 6,275.53	36. Income to be Applied to Debt	\$
21. Emergency Advances	\$	37. Borrower's Debt Payment Ability-Present Value	\$
22. Total Guaranteed Loan Items (Items 19+20+21)	\$ 183,728.07	38. Other Deductions	\$
Protective Advances/Legal Expenses:		39. Total Adjustments (Items 35+36+37+38)	
23. Principal Balance on Protective Advances	\$	Loss Guaranteed:	
24. Accrued Interest on Protective Advances	\$	40. Basic Loss (Items [(22+25+26)-34]-39)	\$ 9,523.65
25. Total Protective Advances (Items 23+24)	\$	41. Percent of Loss Guarantee	90 %
26. Legal Expenses	\$	42. Maximum Loss (Items 40x41)	\$ 8,571.29
Collateral:		Adjustments to Protective Advances & Interest:	
27. Collateral/Proceeds	\$ 345,743.23	43. Total Protective Advance Payment (Items 25x41)	\$
28. Value of Personal and Corporate Guarantee	\$	44. Legal Expenses Payment (Items 26x41)	\$
29. Total Collateral (Items 27+28)	\$ 345,743.23	45. Remaining Balance Loss Guarantee (Items [42-(43+44)]x18)	\$ 8,571.29
Prior Lien/Liquidation Expenses:		Amount Due Lender or FSA:	
30. Liquidation Cost	\$ 154,964.54	46. Amount Due Lender (Items 43+44+45)	\$ 8,571.29
31. Prior Liens	\$	47. Amount Paid on Estimated Loss	\$
32. Unpaid Taxes, Assessments, Ground Rents	\$ 16,574.27	48. Balance Due Lender (Items 46-47) (If positive)	\$ 8,571.29
33. Total Prior Liens/Liquidation Exp. (Items 30+31+32)	\$ 171,538.81	49. Amount of Overpayment (Items 46 - 47) (If negative)	\$
34. Net Collateral (Items 29-33) (If negative, enter 0.00)	\$ 174,204.42	50. Interest on Overpayment	\$
		51. Amount due FSA by Lender (Items 49+50)	\$
		52. Additional Interest Indicator (For FSA Use Only)	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
		53. Principal Portion of Loss Claim (For FSA Use Only)	\$

PART C - SIGNATURE

54. Lender Representative Signature 	55. Name of Lender Farmers National Bank	56. Date 12/18/14
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PART D - FSA USE ONLY

57. FSA Review Official Signature 	58. FSA, SED Signature 	59. Date Approved 01/15/2015
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**United States
Department of
Agriculture**

Farm and Foreign
Agricultural
Services

Farm
Service
Agency

Kentucky State
FSA Office
771 Corporate Dr.
Ste. 100
Lexington, KY 40503

Phone:
859.224.7601
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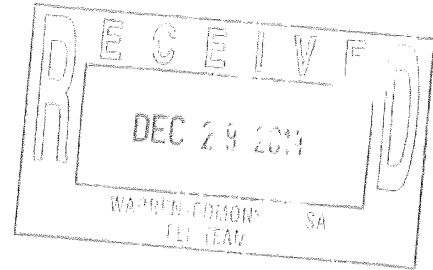
December 24, 2014

TO: Reynolds, Johnston, Hinton & Pepper, LLP
P.O. Box 4000
Bowling Green, Kentucky 42102

ATTN: Larry F. Hinton – Attorney at Law
Lindsay H. Hinton – Attorney at Law

FROM: Mike R. Hoyt
Farm Loan Chief, FSA

SUBJECT: Corey Lea, Inc.,
Guaranteed Final Loss Claim



COPY

We have received your and Farmers National Bank's response on the Final Loss Claim involving Corey Lea Inc. Several of us will be out the next several days because of the holiday season but plan to fully review this information the first part of January once we get back.

In the meantime as requested, we wanted you to give you a copy of Par. 359 A out of the 2-FLP handbook. This deals with the handling of the interest on the guaranteed loss claim in question. We wanted you to have a chance to review this part of the regulation and have an opportunity to discuss with us if you disagree with our interpretation. We feel pretty clear we are handling this correctly according to this regulation.

Once we have completed FSA's review, if more information or a correction is needed from Farmers National Bank, we will advise.

Any questions should be addressed to Earl Reynolds, Farm Loan Specialist at (b)(6)

Enclosure

Copy: Brian Turner, Farm Loan Manager ✓
Bowling Green FSA

Copy: Gloria Lyles, Vice President
Farmers National Bank

60. Comments

Item 19 - This item has been changed from our prior submitted Report of Loss Form to match the Principal Balance submitted by Farmers National Bank to FSA on 1/22/2010. The difference in principal balance (\$177,452.54 as shown herein v. the prior \$182,915.49) was due to including advances made by Farmers National Bank to pay real property taxes and forced placed insurance. Those numbers are now reflected in Item 32 below as instructed in letter from Earl Reynolds/Mike R. Hoyt to Farmers National Bank dated 11/24/2014.

Item 20 - Per letter from Earl Reynolds/Mike R. Hoyt to Farmers National Bank dated 11/24/2014, the accrued interest has been revised to \$6,275.53 as shown on Farmers National Bank's Report of Loss Form dated 1/22/2010. Farmers National Bank was completely unaware interest accrual was limited to 210 days and requests copies of Par. 359A of FLP-2.

Item 27 - \$345,743.23 = total sales price plus bond interest paid to Warren County Master Commissioner by Buyer of real property collateral for this loan.

Item 30 - Liquidation Costs consists of the following:

\$125,742.12 - Attorney fees as of July 2014 (invoices submitted previously showing this total)
 +\$27,422.42 - All fees paid by the Warren County Master Commissioner to sell real property collateral
 + \$1,800.00 - Appraisal fee
 = \$154,964.54

Item 32 - Unpaid Taxes, Assessments, Ground Rents consists of the following:

3 tax bills paid by the Warren County Master Commissioner from Sales Proceeds:

\$1,110.86 (2013 tax bill)
 \$3,070.34 (2008 tax bill)
 \$6,712.44 (2009 tax bill)
 = \$10,893.64

PLUS: 3 tax bills paid by Farmers National Bank during pending litigation

\$990.08 (2010 tax bill)
 \$763.76 (2011 tax bill)
 \$672.23 (2012 tax bill)
 = \$2,426.07

PLUS: Expenditures by Farmers National Bank for forced placed insurance on the collateral

= \$3,254.56

TOTAL = \$16,574.27

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0155. The time required to complete this information collection is estimated to average 25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.**